

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 09/820,803	Confirmation No.:	5542
Filed	: March 30, 2001		
Applicant	: Ganesan et al.		
Title	: Multiple Mode Registration and Payment Processing		
TC/AU	: 3696		
Examiner	: Ella Colbert		
Docket No.	: 23952-0147		
Customer No.	: 72386		

## AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

**VIA EFS-WEB**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Final Office Action mailed November 9, 2009, the Attorney for the Assignee submit the following amendments and remarks in conjunction with a Request for Continued Examination and the appropriate fee. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.

The **Conclusion** begins on page 15 of this paper.

## Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents. Mail Stop: Amendment on **November 16, 2010**

Eva N. Mukasa